

CalPERS SELF-FUNDED HEALTH PLANS

Incurred Loss Ratio ¹ - Attachment 1				
	2007 Year	2008 Year	2009 Year	2010 Year
Care Basic	85%	103%	131%	113%
Choice Basic	93%	95%	126%	109%
Select Basic	N/A	98%	88%	77%
Care Supplemental	103%	98%	120%	110%
Choice Supplemental	98%	100%	123%	109%
Select Supplemental	N/A	103%	147%	133%
All Plans	94%	97%	125%	108%

Gain/Loss by Plan (\$000) - Attachment 2				
Plan	2007 Year	2008 Year	2009 Year	2010 Year
Care Basic	\$26,166	(\$4,670)	(\$39,107)	(\$18,170)
Choice Basic	\$65,804	\$46,289	(\$222,354)	(\$92,635)
Select Basic	N/A	\$352	\$3,392	\$10,863
Care Supplemental	(\$6,558)	\$3,957	(\$40,699)	(\$23,488)
Choice Supplemental	\$1,986	(\$539)	(\$29,391)	(\$16,862)
Select Supplemental	N/A	(\$13)	(\$247)	(\$414)
All Plans	\$87,398	\$45,376	(\$328,407)	(\$140,705)

¹Incurred loss ratios illustrate each plan's operating margin. A 100% ratio is equal to break-even.
Values above 100% indicate a premium loss.

Trends Per Member Per Month (On Rolling 12 Month Basis) ² - Attachments 4a & 4b				
MEDICAL				
	2007 Year	2008 Year	2009 Year	2010 Year
Care Basic	8.0%	7.4%	11.3%	18.0%
Choice Basic	8.6%	8.5%	12.6%	6.0%
Select Basic	N/A	N/A	-23.4%	11.8%
Care Supplemental	5.1%	4.8%	4.8%	5.6%
Choice Supplemental	4.5%	1.9%	5.0%	6.6%
Select Supplemental	N/A	N/A	43.7%	20.3%
PHARMACY				
	2007 Year	2008 Year	2009 Year	2010 Year
Care Basic	1.2%	5.7%	7.1%	13.2%
Choice Basic	5.7%	4.7%	7.7%	8.2%
Select Basic	N/A	N/A	-2.8%	9.3%
Care Supplemental	1.8%	5.4%	8.4%	7.8%
Choice Supplemental	0.6%	5.2%	8.2%	6.7%
Select Supplemental	N/A	N/A	23.9%	5.6%

²Rolling 12 month trends illustrate the movement that has occurred during the preceeding twelve months.

**CalPERS SELF-FUNDED HEALTH PLANS
CLAIMS COST PER-MEMBER PER-MONTH - ATTACHMENT 3**

Medical Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
3rd Quarter 2009	\$538.49	\$314.55	\$176.62	\$146.72	\$111.98	\$130.64
4th Quarter 2009	\$600.90	\$326.02	\$197.33	\$141.26	\$107.80	\$117.16
1st Quarter 2010	\$596.83	\$294.14	\$195.54	\$187.02	\$142.41	\$172.71
2nd Quarter 2010	\$626.85	\$313.66	\$210.43	\$157.12	\$120.30	\$150.31
3rd Quarter 2010	\$634.96	\$346.94	\$213.41	\$153.91	\$121.75	\$133.87
4th Quarter 2010	\$695.75	\$358.26	\$209.46	\$150.81	\$117.73	\$157.65
Pharmacy Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
3rd Quarter 2009	\$154.57	\$87.88	\$46.07	\$246.00	\$227.19	\$286.17
4th Quarter 2009	\$158.65	\$89.50	\$49.93	\$250.38	\$228.36	\$286.31
1st Quarter 2010	\$170.80	\$93.94	\$50.95	\$258.07	\$234.51	\$263.28
2nd Quarter 2010	\$176.32	\$95.44	\$51.53	\$262.51	\$238.23	\$263.84
3rd Quarter 2010	\$177.14	\$94.34	\$50.22	\$263.31	\$239.67	\$288.53
4th Quarter 2010	\$180.58	\$96.10	\$50.83	\$260.67	\$238.67	\$316.94
Total Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
3rd Quarter 2009	\$693.06	\$402.43	\$222.69	\$392.72	\$339.17	\$416.81
4th Quarter 2009	\$759.55	\$415.52	\$247.26	\$391.63	\$336.16	\$403.47
1st Quarter 2010	\$767.63	\$388.08	\$246.49	\$445.09	\$376.91	\$435.98
2nd Quarter 2010	\$803.17	\$409.10	\$261.96	\$419.63	\$358.53	\$414.15
3rd Quarter 2010	\$812.10	\$441.28	\$263.63	\$417.22	\$361.41	\$422.40
4th Quarter 2010	\$876.33	\$454.36	\$260.29	\$411.48	\$356.41	\$474.59

Notes:

1. Prior quarters are updated for each report as actual claims runoff is realized.
2. Pharmacy costs exclude rebates.

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Assets and Reserves By Plan (\$000) - Attachment 5

	PERSCare		
	Basic	Supp	Total
Actuarial Assets 12/31/2009	\$118,867	\$107,392	\$226,259
Asset Change 4th Qtr 2010	(\$60,119)	(\$34,442)	(\$94,561)
Actuarial Assets 12/31/2010	\$58,748	\$72,950	\$131,698
Actuarial Reserve 12/31/2009	\$42,075	\$48,923	\$90,998
Actuarial Reserve 12/31/2010	\$40,908	\$53,901	\$94,809
Assets Less Reserves 12/31/2010	\$17,840	\$19,049	\$36,889
	PERS Choice		
	Basic	Supp	Total
Actuarial Assets 12/31/2009	\$318,682	\$30,546	\$349,228
Asset Change 4th Qtr 2010	\$35,027	\$11,266	\$46,293
Actuarial Assets 12/31/2010	\$353,709	\$41,813	\$395,522
Actuarial Reserve 12/31/2009	\$267,364	\$31,961	\$299,325
Actuarial Reserve 12/31/2010	\$262,320	\$38,147	\$300,467
Assets Less Reserves 12/31/2010	\$91,389	\$3,666	\$95,055
	PERS Select		
	Basic	Supp	Total
Actuarial Assets 12/31/2009	\$12,122	\$0	\$12,122
Asset Change 4th Qtr 2010	\$13,313	\$146	\$13,459
Actuarial Assets 12/31/2010	\$25,435	\$146	\$25,581
Actuarial Reserve 12/31/2009	\$8,167	\$179	\$8,346
Actuarial Reserve 12/31/2010	\$10,097	\$397	\$10,494
Assets Less Reserves 12/31/2010	\$15,338	(\$251)	\$15,087
	Total Program		
	Basic	Supp	Total
Actuarial Assets 12/31/2009	\$449,671	\$137,939	\$587,609
Asset Change 4th Qtr 2010	(\$11,779)	(\$23,030)	(\$34,809)
Actuarial Assets 12/31/2010	\$437,892	\$114,908	\$552,800
Actuarial Reserve 12/31/2009	\$317,606	\$81,063	\$398,669
Actuarial Reserve 12/31/2010	\$313,325	\$92,445	\$405,770
Assets Less Reserves 12/31/2010	\$124,567	\$22,463	\$147,030

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Ratio of Assets to the Actuarial Reserve (\$000) - Attachment C

PERSCare			
	Basic	Supp	Total
Assets 12/31/2010	\$58,748	\$72,950	\$131,698
Actuarial Reserve 12/31/2010	\$40,908	\$53,901	\$94,809
Assets Above Actuarial Reserve	\$17,840	\$19,049	\$36,889
Ratio of Assets to the Actuarial Reserve	144%	135%	139%

PERS Choice			
	Basic	Supp	Total
Assets 12/31/2010	\$353,709	\$41,813	\$395,522
Actuarial Reserve 12/31/2010	\$262,320	\$38,147	\$300,467
Assets Above Actuarial Reserve	\$91,389	\$3,666	\$95,055
Ratio of Assets to the Actuarial Reserve	135%	110%	132%

PERS Select			
	Basic	Supp	Total
Assets 12/31/2010	\$25,435	\$146	\$25,581
Actuarial Reserve 12/31/2010	\$10,097	\$397	\$10,494
Assets Above Actuarial Reserve	\$15,338	(\$251)	\$15,087
Ratio of Assets to the Actuarial Reserve	252%	37%	244%

Total Self-Funded Program			
	Basic	Supp	Total
Assets 12/31/2010	\$437,892	\$114,908	\$552,800
Actuarial Reserve 12/31/2010	\$313,325	\$92,445	\$405,770
Assets Above Actuarial Reserve	\$124,567	\$22,463	\$147,030
Ratio of Assets to the Actuarial Reserve	140%	124%	136%

Notes:

1. The Actuarial Reserve equals the Incurred But Not Reported (IBNR) reserve (without a contingency load) plus the Risk Based Capital Reserve (RBC) set at a 300% level.
2. Ratios above 100% indicate assets in excess of reserves.

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Enrollment Comparison for 2009 and 2010 - Attachment 7

Membership for 2009:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-09	19,508	49,738	215,314	35,063	6,906	133	326,662
Feb-09	19,382	49,647	215,095	35,370	7,096	140	326,730
Mar-09	19,269	49,518	214,850	35,681	7,266	145	326,729
Apr-09	19,159	49,400	214,053	35,929	7,315	148	326,004
May-09	19,056	49,275	213,799	36,197	7,392	154	325,873
Jun-09	18,940	49,149	214,066	36,510	7,486	153	326,304
Jul-09	18,861	49,030	214,071	36,870	7,582	157	326,571
Aug-09	18,790	48,909	213,312	37,201	7,682	155	326,049
Sep-09	18,710	48,819	213,229	37,536	7,760	158	326,212
Oct-09	18,649	48,698	212,859	37,861	7,955	159	326,181
Nov-09	19,151	49,050	213,874	38,442	8,233	180	328,930
Dec-09	19,059	48,898	213,214	38,667	8,310	184	328,332

Membership for 2010:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-10	17,061	50,702	218,693	40,010	9,785	265	336,516
Feb-10	16,873	50,641	218,203	40,470	9,952	266	336,405
Mar-10	16,707	50,531	217,797	40,750	10,108	266	336,159
Apr-10	16,566	50,395	217,306	41,038	10,187	272	335,764
May-10	16,402	50,196	215,704	41,246	10,229	281	334,058
Jun-10	16,316	50,098	215,772	41,588	10,304	284	334,362
Jul-10	16,256	50,008	216,302	42,098	10,695	294	335,653
Aug-10	16,099	49,963	215,744	42,543	10,833	299	335,481
Sep-10	15,971	49,863	215,513	42,909	10,934	302	335,492
Oct-10	15,919	49,909	215,394	43,806	11,274	330	336,632
Nov-10	15,824	49,839	214,919	44,113	11,440	334	336,469
Dec-10	15,696	49,700	214,053	44,387	11,568	339	335,743